

Fill in this information to identify the case:

Debtor 1 Clarence D. Mitchell, Jr.  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) \_\_\_\_\_  
United States Bankruptcy Court for the: Northern District of Ohio (Akron)  
Case number 19-52004

**Official Form 410S1**

# Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of Creditor:** Wells Fargo Bank, N.A.

**Court claim no. (if known):** 4

**Last 4 digits** of any number you use to identify the debtor's account: 6322

**Date of payment change:**

Must be at least 21 days after date of this notice

04/01/2020

**New total payment:**

Principal, interest, and escrow, if any

Forbearance

**Uniform Claim Identifier:** WFCMGE1952004OHN13986322

## Part 1: Escrow Account Payment Adjustment

**1. Will there be a change in the debtor's escrow account payment?**

☒ No

☐ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \_\_\_\_\_

New escrow payment: \_\_\_\_\_

## Part 2: Mortgage Payment Adjustment

**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: \_\_\_\_\_

New interest rate: \_\_\_\_\_

Current principal and interest payment: \_\_\_\_\_

New principal and interest payment: \_\_\_\_\_

## Part 3: Other Payment Change

**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☐ No

☒ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Notice of forbearance arrangement based on debtor's(s') request (COVID19)

Current mortgage payment: \_\_\_\_\_

New mortgage payment: \_\_\_\_\_

Debtor 1 Clarence D. Mitchell, Jr. Case number (if known) 19-52004  
First Name Middle Name Last Name

The CM/ECF system imposes certain constraints, including limits on the number of characters that may be entered into certain fields, when filing a proof of claim. As a result of these constraints and limitations, the creditor name that appears on the bankruptcy court's claims register (and any supplemental proof of claim) may differ from the creditor name that appears on the actual proof of claim form.

**Part 4: Sign Here**


The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Sheila D Williams Date 04/28/2020  
Signature

Print: Sheila D Williams Title VP Loan Documentation  
First Name Middle Name Last Name

Company	<u>Wells Fargo Bank, N.A.</u>	Specific Contact Information:
Address	<u>MAC N9286-01Y</u>	P: 800-274-7025
	<u>1000 Blue Gentian Road</u>	E: NoticeOfPaymentChangeInquiries@wellsfargo.com
	<u>Eagan, MN 55121-7700</u>	

The use of Official Form 410S1 and of the electronic filing method for a Notice of Payment Change is being used to provide interested parties with notice of the forbearance arrangement, detailed below. It is only being used due to limitations on existing functionality available to limited users within the Courts' CMECF systems. The use of this form in no way implies that a payment change is occurring or has occurred on the account. This filing does not imply that the provisions of FRBP 3002.1 apply to this filing, nor does the Servicer\Creditor consent to the application of any provisions of FRBP 3002.1 to this filing.

#### NOTICE OF TEMPORARY FORBEARANCE

Effective Date of Forbearance: 04/01/2020  
Number of monthly payments in Forbearance: 3

Wells Fargo Bank, N.A. ("Creditor\Servicer") hereby provides notice that due to a recent financial hardship resulting directly or indirectly from the COVID-19 emergency, the Debtor has requested, and Creditor\Servicer has provided a temporary suspension of mortgage payments. This short-term relief is consistent with the COVID-19 relief available under the Coronavirus Aid, Relief, and Economic Security (CARES) Act.

During this short-term relief, all terms and provisions of the mortgage note and security instrument, other than the payment obligations, will remain in full force and effect unless otherwise adjusted by this court or through a loan modification. If full or partial payments continue to be received during the forbearance period, Creditor\Servicer will apply such payment(s) pursuant to standard operating procedures.

During the forbearance period and up to an including the time when that period ends, Creditor\Servicer will work with the Debtor, the Debtor's attorney (if applicable) and the bankruptcy trustee on how to address the suspended payments in the long-term, including obtaining any necessary court consent and approval. NOTE: This Temporary Forbearance does not forgive any indebtedness; it only suspends the date that such indebtedness must be paid.

This Notice does not constitute an amendment or modification to the Debtor's plan of reorganization, and does not relieve the Debtor of the responsibility to amend or modify the plan of reorganization to reflect the forbearance arrangement, if required.

# UNITED STATES BANKRUPTCY COURT

Northern District of Ohio (Akron)

Chapter 13 No. 19-52004

Judge: JUDGE ALAN M. KOSCHIK

In re:

Clarence D. Mitchell, Jr.

Debtor(s).

## CERTIFICATE OF SERVICE

I hereby certify that on or before April 29, 2020, I served a copy of this Notice and all attachments upon each of the entities named below by the court's notice of electronic filing or by placing a copy thereof in an envelope, in the United States Mail with first class mail postage prepaid, addressed to each of them as follows:

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid:

Clarence D. Mitchell, Jr.  
1049 Stroman Avenue  
Akron, OH 44306

Debtor's Attorney: By CM / ECF Filing:

Ryan R. McNeil  
McNeil Law Firm, LLC  
One Cascade Plaza  
Suite 740  
Akron, OH 44308-1228

Trustee: By CM / ECF Filing:

Keith Rucinski  
Chapter 13 Trustee  
One Cascade Plaza Suite 2020  
Akron, OH 44308

/s/ John Shelley

InfoEx, LLC

(as authorized agent for Wells Fargo Bank, N.A.)